

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mathew Ragan
Debtor

Case No. 19-03804-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Dec 03, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2024:

Recip ID	Recipient Name and Address
db	+ Mathew Ragan, 246 Fountain Road, Snow Shoe, PA 16874-8808
5259632	+ Center County DRS, 420 Holmes Street, Bellefonte, PA 16823-1401
5259633	+ Christina Echler, 3325 Willowcrest Drvie, Apartment 211, Haltom City, TX 76117-3438
5259640	+ Mt Nittany Medical Center, 1800 E Park Ave, State College, PA 16803-6797
5243614	+ Oag Child Su, Po Box 12017, Austin, TX 78711-2017
5259642	+ PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
5316336	+ US Bank Trust National Association, RAS CRANE LLC, 1900 Enchanted Way, Suite 125, Grapevine, TX 76051-1023

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: mtgbk@shellpointmtg.com	Dec 03 2024 18:38:00	J.P. Morgan Mortgage Acquisition Corp. C/o NewRez, PO Box 10826, Greenville, SC 29603-0826, UNITED STATES 29603-0826
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 03 2024 18:38:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: RASEBN@raslg.com	Dec 03 2024 18:38:00	US Bank Trust National Association, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth,, GA 30097-8461
5297650	Email/Text: ebnnotifications@creditacceptance.com	Dec 03 2024 18:38:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5243608	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 03 2024 18:38:00	Crdmgmcomp, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
5243943	+ Email/Text: ebnnotifications@creditacceptance.com	Dec 03 2024 18:38:00	Credit Acceptance, 25505 W Twelve Mile Rd, Ste 3000, Southfield MI 48034-8331
5243609	+ Email/Text: ebnnotifications@creditacceptance.com	Dec 03 2024 18:38:00	Credit Acceptance Corp, Po Box 5070, Southfield, MI 48086-5070
5243610	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 03 2024 18:38:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
5243611	+ Email/Text: bankruptcydepartment@tsico.com	Dec 03 2024 18:38:00	Eos Cca, Po Box 981008, Boston, MA 02298-1008
5243612	+ EDI: LCIICSYSTEM	Dec 03 2024 23:36:00	I C System, Po Box 64378, Saint Paul, MN 55164-0378
5243613	EDI: JPMORGANCHASE	Dec 03 2024 23:36:00	Jpmcb HI, 700 Kansas Lane, Monroe, LA 71203

5669293	Email/Text: mtgbk@shellpointmtg.com	Dec 03 2024 18:38:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
5669294	Email/Text: mtgbk@shellpointmtg.com	Dec 03 2024 18:38:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, South Carolina 29603-0826
5251727	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 03 2024 18:38:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
5243615	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 03 2024 18:38:00	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
5243617	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 03 2024 18:38:00	Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
5269435	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 03 2024 18:38:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5306466	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 03 2024 18:38:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5279838	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Dec 03 2024 18:38:00	Specialized Loan Servicing, LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
5259645	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 03 2024 18:38:00	Specialized Loan Serving, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
5315367	^ MEBN	Dec 03 2024 18:36:58	US Bank Trust National Association, Not In Its Ind, PO Box 814609, Dallas, TX 75381-4609
5315368	^ MEBN	Dec 03 2024 18:36:59	US Bank Trust National Association, Not In Its Ind, PO Box 814609, Dallas, TX 75381-4609, US Bank Trust National Association, Not, PO Box 814609, Dallas, TX 75381-4609
5259646	+ EDI: VERIZONCOMB.COM	Dec 03 2024 23:36:00	Verizon, 500 Technology Drive Suite 30, Weldon Spring, MO 63304-2225

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court., Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
cr	*	US Bank Trust National Association, Not In Its Ind, PO Box 814609, Dallas, TX 75381-4609
5259634	*+	Crdrmcomp, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
5259635	*+	Credit Acceptance Corp, Po Box 5070, Southfield, MI 48086-5070
5259636	*+	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
5259637	*+	Eos Cca, Po Box 981008, Boston, MA 02298-1008
5259638	*+	I C System, Po Box 64378, Saint Paul, MN 55164-0378
5259639	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Jpmcb HI, 700 Kansas Lane, Monroe, LA 71203
5259641	*+	Oag Child Su, Po Box 12017, Austin, TX 78711-2017
5259643	*+	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
5259644	*+	Shapiro & DeNardo, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
5306465	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5243616	##+	Shapiro & DeNardo, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 0 Undeliverable, 12 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust C/O Fay Servicing, LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor US Bank Trust National Association bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Kevin S Frankel	on behalf of Creditor Specialized Loan Servicing LLC pa-bk@logs.com
Sindi Mncina	on behalf of Creditor US Bank Trust National Association smncina@raslg.com
Tullio DeLuca	on behalf of Debtor 1 Mathew Ragan tullio.deluca@verizon.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mortoncraigecef@gmail.com
TOTAL: 9	

Information to identify the case:

Debtor 1

Mathew Ragan

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4195

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:19-bk-03804-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mathew Ragan

12/3/24**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.